

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 12-62001

UNITED STATES BANKRUPTCY COURT Western District of Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 8/28/12 and was converted to a case under chapter 7 on 12/12/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

| | |
|--|---|
| David Lee Quesenberry 2199 Mentow Dr. Huddleston, VA 24104 | Amy Boone Quesenberry aka Amy Lou Quesenberry 2199 Mentow Dr. Huddleston, VA 24104 |
|--|---|

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|--------------------------|---|
| Case Number: 12-62001 | Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-1496 xxx-xx-7280 |
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|---|--|
| Attorney for Debtor(s) (name and address): Heidi B. Shafer Cox Law Group 900 Lakeside Dr. Lynchburg, VA 24501 Telephone number: (434) 845-2600 | Bankruptcy Trustee (name and address): William F Schneider(79) PO Box 739 Lynchburg, VA 24505 Telephone number: 434-528-0411 |
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Meeting of Creditors

Date: **January 7, 2014** Time: **11:00 AM**
Location: **cr mtg, LYN, US Courthouse, Rm 266, 1101 Court St., Lynchburg, VA 24504**

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/10/14

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
1101 Court St.
Room 166
Lynchburg, VA 24504
(434) 845-0317

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 12/12/13

EXPLANATIONS**B9A (Official Form 9A) (12/11)**

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| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i> |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Refer to Other Side for Important Deadlines and Notices | |

United States Bankruptcy Court
Western District of Virginia

In re:
David Lee Quesenberry
Amy Boone Quesenberry
Debtors

Case No. 12-62001-wfs
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: whitek
Form ID: b9a

Page 1 of 2
Total Noticed: 47

Date Rcvd: Dec 12, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2013.

db/jdb +David Lee Quesenberry, Amy Boone Quesenberry, 2199 Mentow Dr., Huddleston, VA 24104-4111
aty +David E. Wright, Cox Law Group, PLLC, 900 Lakeside Drive, Lynchburg, VA 24501-2674
aty +Eric D. White, Samuel I. White, P. C., 1804 Staples Mill Rd., #200,
Richmond, VA 23230-3530
aty +Johnie Rush Muncy, Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200,
Richmond, VA 23230-3530
aty +Michael T. Freeman, Samuel I. White, P. C., 1804 Staples Mill Rd., Suite 200,
Richmond, VA 23230-3530
aty +Thomas L Eckert, Office of The U S Attorney, P O BOX 1709,
310 First Street, SW, Suite 906, 24011, ROANOKE, VA 24011-1926
aty W. Alexander Burnett, Williams Mullen, P.C., P. O. Box 1320, Richmond, VA 23218-1320
tr +Herbert L Beskin(82), PO Box 2103, Charlottesville, VA 22902-2103
3633404 Barclays Bank Delaware, Attention: Bankruptcy, PO Box 1337, Philadelphia, PA 19101
3633406 Betty Wiley, 281 Old Sable Road, Evington, VA 24550
3696305 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
3656276 +Central VA Orthopaedics, c/o Fralin, Feinman, Coates & Kinnier, 2104 Langhorne Road,
Lynchburg, VA 24501-1428
3633409 +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
3675966 +JPMorgan Chase Bank, NA, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
3638806 +JPMorgan Chase Bank, National Association, c/o Samuel I. White, P. C.,
1804 Staples Mill Road, Suite 200, Richmond, VA 23230-3530
3689378 Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
3633418 Medkey, PO Box 40032, Roanoke, VA 24022-0032
3633422 +Suntrust Bk, Attn: Bankruptcy Division, PO Box 85092, Richmond, VA 23285-5092
3633423 +Va Department Of Taxation, Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@coxlawgroup.com Dec 12 2013 21:51:21 Heidi B. Shafer, Cox Law Group,
900 Lakeside Dr., Lynchburg, VA 24501
tr +EDI: BWFSCHEIDER.COM Dec 12 2013 21:43:00 William F Schneider(79), PO Box 739,
Lynchburg, VA 24505-0739
3633405 +E-mail/Text: collect@mybcu.org Dec 12 2013 21:51:47 Beacon Credit Union, 6320 Logans Ln,
Lynchburg, VA 24502-4292
3693634 +E-mail/Text: bncmail@w-legal.com Dec 12 2013 21:51:43 CHESWOLD (OPHRY'S), LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3633407 +EDI: CAPITALONE.COM Dec 12 2013 21:43:00 Cap One, Po Box 5253,
Carol Stream, IL 60197-5253
3656274 +EDI: CAPITALONE.COM Dec 12 2013 21:43:00 Capital One Bank, PO Box 85168,
Richmond, VA 23285-5168
3655799 +EDI: BASSASSOC.COM Dec 12 2013 21:43:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
3633408 +EDI: CAPITALONE.COM Dec 12 2013 21:43:00 Capital One, N.a., Capital One Bank (USA) N.A.,
PO Box 30285, Salt Lake City, UT 84130-0285
3633410 +EDI: CHASE.COM Dec 12 2013 21:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
3637208 EDI: DISCOVER.COM Dec 12 2013 21:43:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
3633411 +EDI: DISCOVER.COM Dec 12 2013 21:43:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
3636987 EDI: RMSC.COM Dec 12 2013 21:43:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
3640684 EDI: RECOVERYCORP.COM Dec 12 2013 21:38:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
3633412 +EDI: RMSC.COM Dec 12 2013 21:43:00 Gecrb/care Credit, C/o Po Box 965036,
Orlando, FL 32896-0001
3633413 +EDI: RMSC.COM Dec 12 2013 21:43:00 Gembppbycr, GEMB/Attn: Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
3633414 +EDI: HFC.COM Dec 12 2013 21:43:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
3633415 +EDI: HFC.COM Dec 12 2013 21:43:00 Hsbc Kawasaki, Attention: Bankruptcy, PO Box 5216,
Carol Stream, IL 60197-5216
3633416 +EDI: IRS.COM Dec 12 2013 21:43:00 Internal Revenue Service***, P O Box 7346,
Philadelphia, PA 19101-7346
3633417 +EDI: RMSC.COM Dec 12 2013 21:43:00 Lowes / MBGA / GEMB, Attention: Bankruptcy Department,
PO Box 103104, Roswell, GA 30076-9104
3689378 EDI: BL-CREDIGY.COM Dec 12 2013 21:43:00 Main Street Acquisition Corp., assignee,
of CHASE BANK USA, N. A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
3665582 EDI: PRA.COM Dec 12 2013 21:44:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
3757922 +EDI: PRA.COM Dec 12 2013 21:44:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
3633419 +EDI: RMSC.COM Dec 12 2013 21:43:00 Sams Club / GEMB, Attention: Bankruptcy Department,
PO box 103104, Roswell, GA 30076-9104
3633420 +E-mail/Text: bankruptcy@stellarone.com Dec 12 2013 21:51:42 Stellarone Bank, 105 Arbor Dr,
Christiansburg, VA 24073-6589

District/off: 0423-6

User: whitek
Form ID: b9a

Page 2 of 2
Total Noticed: 47

Date Rcvd: Dec 12, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

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| 3638327 | +EDI: STF1.COM Dec 12 2013 21:43:00 | SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001 |
| 3633421 | +EDI: STF1.COM Dec 12 2013 21:43:00 | Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052 |
| 3656275 | EDI: WACHOVIA.COM Dec 12 2013 21:38:00 | Central Fidelity Bank, 219 E. Broad Street, Richmond, VA 23221 |
| 3722377 | EDI: ECAST.COM Dec 12 2013 21:43:00 | eCAST Settlement Corporation, POB 29262, New York NY 10087-9262 |
| 3761849 | +EDI: BASSASSOC.COM Dec 12 2013 21:43:00 | eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083 |

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | |
|----------|---|
| cr | Internal Revenue Service |
| cr | JPMorgan Chase Bank, National Association |
| aty* | +Herbert L Beskin(82), PO Box 2103, Charlottesville, VA 22902-2103 |
| cr* | +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067 |
| cr* | eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262 |
| 3825694* | eCAST Settlement Corporation, POB 29262, New York NY 10087-9262 |
| 3825723* | eCAST Settlement Corporation, POB 29262, New York NY 10087-9262 |

TOTALS: 2, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2013 at the address(es) listed below:

David E. Wright on behalf of Joint Debtor Amy Boone Quesenberry ecf@coxlawgroup.com, vawbcoklaw@gmail.com
David E. Wright on behalf of Debtor David Lee Quesenberry ecf@coxlawgroup.com, vawbcoklaw@gmail.com
Eric D. White on behalf of Creditor JPMorgan Chase Bank, National Association ewhite@siwpc.com, mfreeman@siwpc.com;drubin@siwpc.com;klane@siwpc.com;bjordan@siwpc.com;jmuncy@siwpc.com;ecfval@siwpc.com;ecfvva2@siwpc.com;ecfvva3@siwpc.com
Heidi B. Shafer on behalf of Joint Debtor Amy Boone Quesenberry ecf@coxlawgroup.com, vawbcoklaw@gmail.com
Heidi B. Shafer on behalf of Debtor David Lee Quesenberry ecf@coxlawgroup.com, vawbcoklaw@gmail.com
Herbert L Beskin(82) hbeskinch13@ntelos.net, bssch13@ntelos.net
Herbert L Beskin(82) on behalf of Trustee Herbert L Beskin(82) hbeskinch13@ntelos.net, bssch13@ntelos.net
Johnie Rush Muncy on behalf of Creditor JPMorgan Chase Bank, National Association jmuncy@siwpc.com, drubin@siwpc.com;ewhite@siwpc.com;klane@siwpc.com;bjordan@siwpc.com;mfreeman@siwpc.com;ecfval@siwpc.com;ecfvva2@siwpc.com;ecfvva3@siwpc.com
Michael T. Freeman on behalf of Creditor JPMorgan Chase Bank, National Association mfreeman@siwpc.com, ewhite@siwpc.com;klane@siwpc.com;bjordan@siwpc.com;jmuncy@siwpc.com;ecfval@siwpc.com;ecfvva2@siwpc.com;ecfvva3@siwpc.com
Thomas L Eckert on behalf of Creditor Internal Revenue Service thomas.eckert@usdoj.gov, michele.sierra-davis@usdoj.gov;USAFAW.ECFBankruptcy@usdoj.gov
USTrustee USTPRRegion04.RN.ECF@usdoj.gov
W. Alexander Burnett on behalf of Creditor JPMorgan Chase Bank, National Association aburnett@williamsmullen.com
William F Schneider(79) trustee@abellaw.com, va31@ecfcbis.com

TOTAL: 13